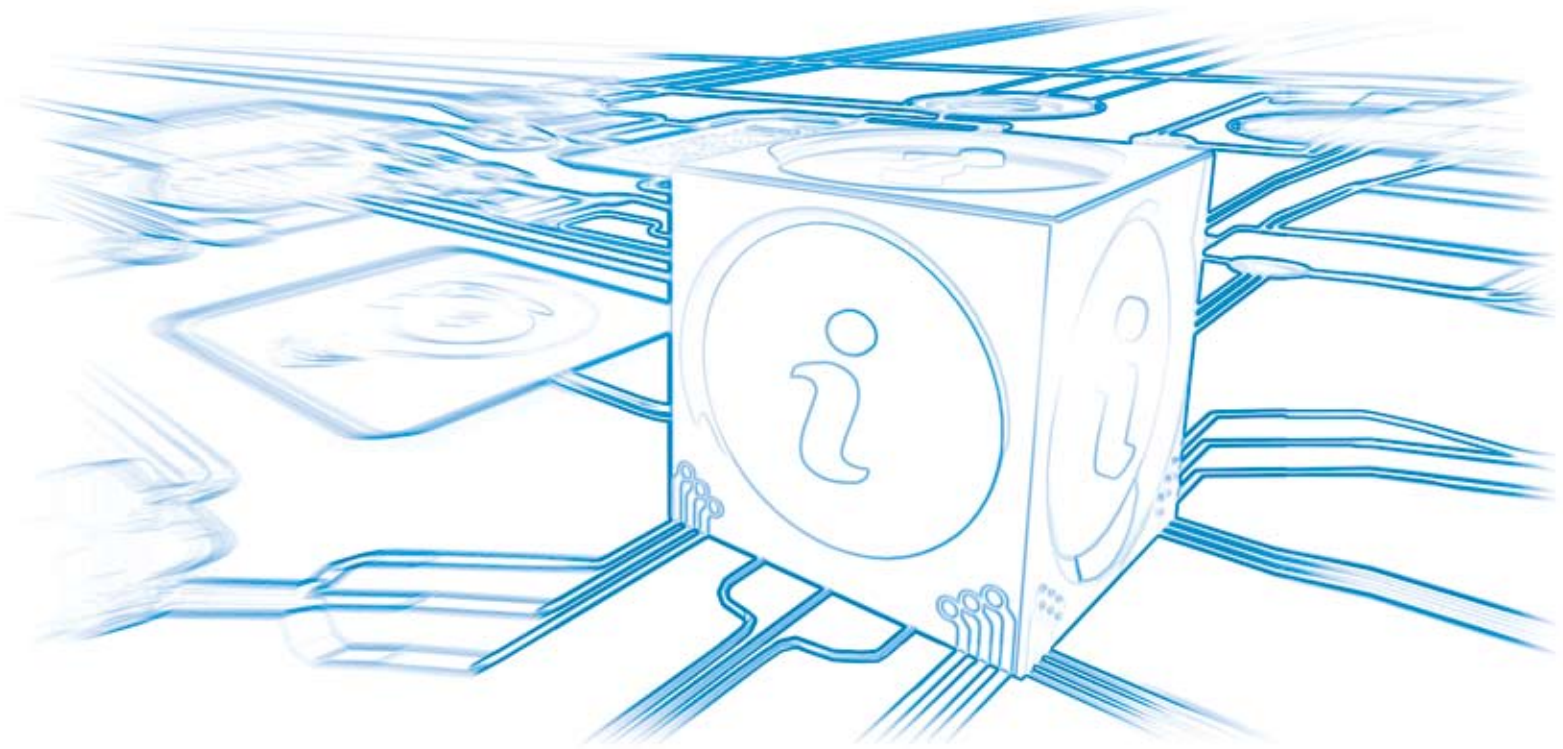


Insight Enterprise Reporting and Analysis for Insurance



Insight Enterprise Business Intelligence System

Strategic and operational decisions require good quality information to be readily available to the right people in a format that makes sense to them. Simply put, Insight Enterprise does this; providing users with information and analytics they need – quickly and reliably.

Insight Enterprise gives users the ability to build a wide variety of reports and analysis covering the policy lifecycle, claim activity, agent performance and financials to meet their specific needs. Applications specific and unique to insurance business, such as experience studies and earning-by-source are embedded in the structure of the system, providing unparalleled breadth of analysis.

Insight's data management processes and underlying business model ensure that users can be confident in the accuracy and consistency of results as they build reports and slice and dice information.

Insight Enterprise provides a full data warehouse architecture, incorporating all the tools necessary, to ensure enterprise-class reliability, security and performance. On-demand reporting and analysis, flexible delivery options and integrated report management ensure that users have easy access to valuable up-to-date business information.

Designed for Insurance Business

Insight Enterprise was designed from the outset to handle the special features of insurance business:

- Insurance Data Model underpins the Insight Enterprise, incorporating business definitions and rules. This ensures all users have the same interpretation of the information in the system.
- Integration of a wide range of applications, such as sales analysis, management information, experience studies and profitability analysis.
- Applications designed from first principles to optimize performance and make the most of the powerful data warehouse tools available.



Web-based collaboration - Web-based collaboration tool delivers information efficiently and effectively

Optimized for Productivity

Business Intelligence is all about helping businesses make better, faster and more relevant business decisions. Insight Enterprise includes the following features to improve business productivity:

- Web-based analysis and reporting interface provide users with interactive information to support operations and decisions.
- Tight integration with software typically used in most insurance companies, such as Internet Explorer and Microsoft Office, takes advantage of existing expertise, and reduces the time needed to deliver valuable business functionality.
- Wide-ranging reporting options include traditional (paper-oriented) and interactive (pivot) reports to meet the needs of varied users.

- Every industry has its own unique data issues; Insight Enterprise includes powerful data auditing processes based on insurance business rules.



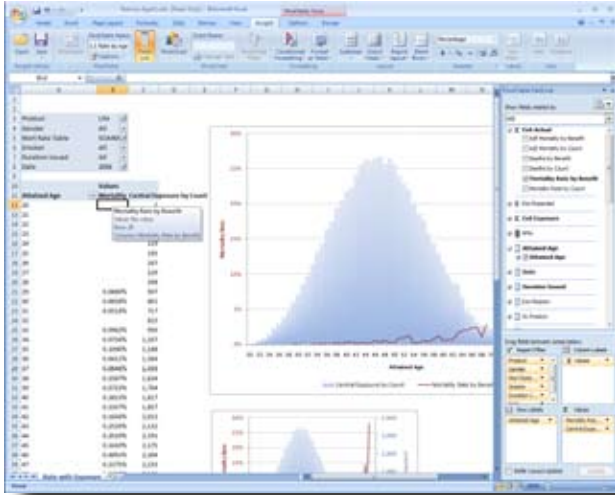
Management Information- Complex information delivered in a simple to use interface

Advanced Connectivity and Integration

Decisions require information to be brought together from multiple distinct sources and distributed using a variety of methods. Insight Enterprise provides:

- Support for numerous data sources, which enables the system to integrate business information from multiple systems and database types.
- Data extracts to and from valuation systems, to enable the management and validation of data exchanged between systems, giving users the ultimate confidence in the results presented.
- SharePoint portal lets users access the information they need easily, from any location.

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Business Performance - Ad-hoc analysis with the familiarity of Excel

Enterprise-Class Reliability and Security

As a server-based solution, Insight Enterprise easily handles high-volume information needs. The system includes all the tools and processes necessary to manage the entire BI life cycle. From data extract to report delivery, the system supports the most complex and demanding reporting and analysis environments.

- Each business area has control over their analytics and reporting; effectively balanced with unified business rules and definitions, and centralized security and management.
- Readily accessible Metadata.
- Flexible, role-based security helps ensure that reports comply with corporate security requirements.
- Repository with report management and usage tracking tools enable effective management and control of reports.

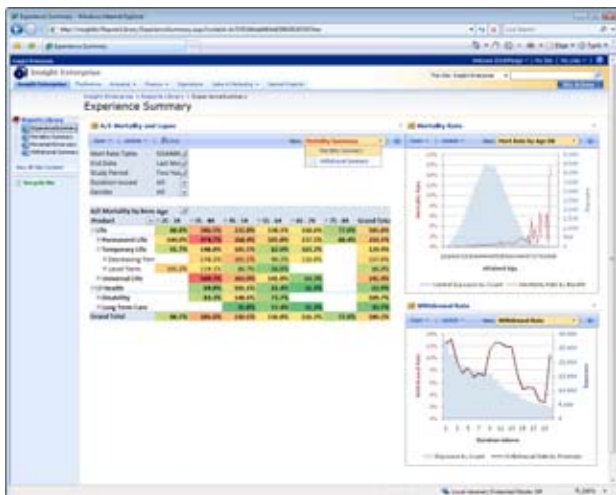
Low Total Cost of Ownership

Insight Enterprise allows organizations to deploy a business intelligence solution quickly, at low cost and with no risk.

- Optimized performance, web-based delivery and use of mainstream technology keep hardware and support costs to a minimum.
- Scalable architecture designed to handle high-volume complex information needs and allow hardware to be configured to meet demand.
- Modular design supports phased deployment and changing business needs.
- Significantly lower costs than in-house development as the system is prebuilt and tested for insurance applications.
- Ongoing development and support.
- Rapid deployment to the end user realizes the benefits of the system sooner.



Earnings Analysis - Enterprise Earnings Analysis, incorporating General Ledger Analysis, Projection Analysis and Earnings-by-Source



Experience Studies - Comprehensive experience studies, including:

- Lapse,
- Mortality,
- Disability Incidence and Termination,
- Long Term Care Incidence, Termination and Transition



Insight Enterprise is the first and only business intelligence system designed specifically for life and health insurance.

Enterprise Business Analysis:

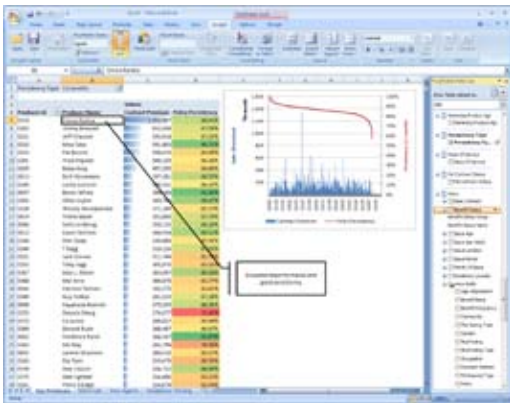
- Policy Analysis
- Application and Underwriting Analysis
- Claim and Claim Payment Analysis
- Agent Analysis

Experience Studies:

- Mortality Studies
- Withdrawal Studies
- Disability Studies
- Long Term Care Studies

Enterprise Earnings Analysis:

- Analytics on the General Ledger
- Analysis of Projections
- Source of Earnings



Insight Decision Solutions focuses only on insurance, integrating business and technical solutions to meet the specific and complex reporting needs of insurance companies. We speak your language, our staff have extensive insurance, analytical and technical expertise, and as insurance data warehouse specialists we understand your needs in business terms.



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